



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [COLUMBIA BANK MHC](#)

City/State [FAIR LAWN, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [9,235,470](#)

Peer Group Number: [2](#) Number in Peer Group: [168](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

COLUMBIA BANK MHC
19-01 ROUTE 208 NORTH
FAIR LAWN, NJ 07410

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	9,298,455	8,846,865	9,113,272	8,736,947	7,069,424
Net income (\$000)	13,405	13,002	59,904	34,957	30,098
Number of BHCs in peer group	168	146	152	147	146

Earnings and Profitability:	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Net interest income (tax equivalent)	2.66	2.84	34	2.48	2.88	21	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14
+ Non-interest income	0.28	0.85	12	0.39	0.98	18	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18
- Overhead expense	1.67	2.32	11	1.60	2.32	10	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12
- Provision for credit losses	0.09	0.03	75	-0.06	0	31	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35
+ Securities gains (losses)	0	0	42	0	0.01	35	0.02	0.01	80	0	0.02	44	0.03	0.01	88
+ Other tax equivalent adjustments	0	0	47	0	0	44	0	0	79	0	0	86	0	0	46
= Pretax net operating income (tax equivalent)	1.19	1.42	28	1.31	1.77	21	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16
Net operating income	0.58	1.11	8	0.59	1.35	4	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3
Net income	0.58	1.11	8	0.59	1.35	4	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4
Net income (Subchapter S adjusted)		1.33			1.59			1.37			1.27				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.23	3.26	50	3.32	3.43	37	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14
Interest expense	0.33	0.24	78	0.64	0.35	88	0.54	0.28	91	1	0.57	91	1.36	1.02	83
Net interest income (tax equivalent)	2.89	3.01	41	2.69	3.06	21	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.03	27	0.10	0.04	78	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52
Earnings coverage of net loan and lease losses (X)	-257.85	-15.93	14	18.52	4.62	51	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.73	1.23	9	1.16	1.35	32	0.99	1.26	19	1.21	1.35	41	1	0.94	63
Allowance for loan and lease losses / Total loans and leases	0.73	1.22	9	1.16	1.33	34	0.99	1.25	20	1.21	1.33	43	1	0.93	63
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.07	0.43	11	0.10	0.64	8	0.06	0.49	5	0.13	0.67	8	0.12	0.56	11
30-89 days past due loans and leases / Total loans and leases	0.09	0.22	26	0.13	0.23	37	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
Liquidity and Funding															
Net noncore funding dependence	5.87	-3.65	81	6.85	-2.34	78	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85
Net short-term noncore funding dependence	2.71	-6.03	79	3.20	-5.85	80	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85
Net loans and leases / Total assets	69.63	64.11	63	68.08	67.03	48	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
Capitalization															
Tier 1 leverage ratio	9.40	9.43	51	8.54	9.68	23	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23
Holding company equity capital / Total assets	7.35	9.41	15	6.84	10.24	4	7.61	10.31	8	6.98	10.51	5	5.40	11.37	1
Total equity capital (including minority interest) / Total assets	11.18	9.46	81	11.06	10.30	63	11.70	10.36	77	11.50	10.57	66	12	11.43	58
Common equity tier 1 capital / Total risk-weighted assets	12.81	12.34	64	12.37	12.70	50	12.63	12.48	55	13.09	12.44	66	11.28	12.50	34
Net loans and leases / Equity capital (X)	9.48	6.94	90	9.96	6.73	93	8.98	6.35	94	9.96	6.79	93	13.88	6.55	99
Cash dividends / Net income	0	24.92	10	0	19.89	12	0	22.04	7	0	29.42	7	0	25.65	7
Cash dividends / Net income (Subchapter S adjusted)		59.44			2.97			53.82			39.66			93.20	
Growth Rates															
Assets	2.19	7.31	26	8.69	16.88	24	4.84	9.64	30	7.43	16.11	16	22.39	8.66	88
Equity capital	9.80	1.30	84	14.20	8.37	80	14.22	7.16	85	38.85	8.42	97	-15.19	12.19	1
Net loans and leases	4.51	4.41	54	-0.48	9.10	11	3.04	2.51	56	-0.42	9.99	14	24.66	8.63	89
Noncore funding	-31.35	-13.11	25	-40.59	-24.64	25	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78
Parent Company Ratios															
Short-term debt / Equity capital	0	0.01	46	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	7.10	21	0	5.73	24	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	99.98	106.03	34	99.97	104.94	36	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36
Cash from ops + noncash items + op expense / Op expense + dividends	-66.67	144.16	4	33.33	140.91	23	20	167.98	8	-10	138.81	2	-210	152.31	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	57,271	59,063	230,170	256,086	218,480	-3.03	40.31
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	57,271	59,063	230,170	256,086	218,480	-3.03	40.31
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	57,271	59,063	230,170	256,086	218,480	-3.03	40.31
Investment interest income (tax equivalent).....	11,314	8,131	38,843	36,403	39,118	39.15	160.81
Interest on balances due from depository institutions.....	17	103	430	413	594	-83.50	-26.09
Interest income on other earning assets.....	447	635	2,036	3,661	3,597	-29.61	-3.87
Total interest income (tax equivalent).....	69,049	67,932	271,479	296,563	261,789	1.64	51.28
Interest on time deposits of \$250K or more	455	1,086	2,558	6,716	6,526	-58.10	28.17
Interest on time deposits < \$250K.....	2,179	4,940	15,742	31,951	34,333	-55.89	-38.13
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,052	2,851	10,808	16,579	20,691	-28.03	-6.51
Interest on other borrowings and trading liabilities.....	2,452	4,107	16,039	24,807	28,098	-40.30	-46.54
Interest on subordinated debt and mandatory convertible securities	0	0	0	747	187		
Total interest expense.....	7,138	12,984	45,147	80,800	89,835	-45.02	-33.03
Net interest income (tax equivalent).....	61,911	54,948	226,332	215,763	171,954	12.67	76.96
Non-interest income.....	6,584	8,673	36,721	28,327	27,249	-24.09	21.10
Adjusted operating income (tax equivalent)	68,495	63,621	263,053	244,090	199,203	7.66	69.45
Overhead expense.....	38,910	35,404	147,070	150,534	126,822	9.90	57.26
Provision for credit losses.....	2,106	-1,280	-9,952	18,448	4,224		461.60
Securities gains (losses)	0	0	1,642	371	2,376		
Other tax equivalent adjustments	0	0	3	1	0		
Pretax net operating income (tax equivalent).....	27,558	28,909	126,171	76,247	71,074	-4.67	80.06
Applicable income taxes	7,155	7,866	34,129	18,652	16,362	-9.04	42.73
Tax equivalent adjustments	0	1	3	3	0	-100.00	
Applicable income taxes (tax equivalent).....	7,155	7,867	34,132	18,655	16,362	-9.05	42.73
Minority interest	6,998	8,040	32,135	22,635	24,614	-12.96	
Net income before discontinued operations, net of minority interest	13,405	13,002	59,904	34,957	30,098	3.10	30.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	13,405	13,002	59,904	34,957	30,098	3.10	30.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	20,403	21,042	92,039	57,592	54,712	-3.04	98.24
Investment securities income (tax equivalent).....	11,314	8,131	38,843	36,403	39,118	39.15	160.81
US Treasury and agency securities (excluding mortgage-backed securities)	275	157	960	913	2,064	75.16	-21.20
Mortgage-backed securities	9,429	7,385	35,355	32,558	34,152	27.68	253.54
All other securities	1,610	589	2,528	2,932	2,902	173.34	21.79
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.97	3.06	49	3.07	3.22	32	2.98	3.12	32	3.39	3.53	31	3.70	4.19	10
Less: Interest expense	0.31	0.22	77	0.59	0.33	89	0.50	0.26	90	0.92	0.54	91	1.27	0.95	82
Equals: Net interest income (tax equivalent)	2.66	2.84	34	2.48	2.88	21	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14
Plus: Non-interest income	0.28	0.85	12	0.39	0.98	18	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18
Equals: adjusted operating income (tax equivalent)	2.95	3.67	11	2.88	3.86	9	2.89	3.89	8	2.79	3.96	13	2.82	4.16	11
Less: Overhead expense	1.67	2.32	11	1.60	2.32	10	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12
Less: Provision for credit losses	0.09	0.03	75	-0.06	0	31	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	43	0	0.01	35	0.02	0.01	80	0	0.02	44	0.03	0.01	88
Plus: other tax equivalent adjustments	0	0	47	0	0	44	0	0	79	0	0	86	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.19	1.42	28	1.31	1.77	21	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16
Less: Applicable income taxes (tax equivalent)	0.31	0.29	45	0.36	0.39	39	0.37	0.35	45	0.21	0.27	37	0.23	0.35	17
Less: Minority interest	0.30	0	99	0.36	0	99	0.35	0	99	0.26	0	98	0.35	0	99
Equals: Net operating income	0.58	1.11	8	0.59	1.35	4	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Equals: Net income	0.58	1.11	8	0.59	1.35	4	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4
Memo: Net income (last four quarters)	0.65	1.19	6	0.50	1.14	6	0.66	1.26	2	0.40	0.97	7	0.43	1.19	4
Net income—BHC and noncontrolling (minority) interest	0.88	1.12	27	0.95	1.36	18	1.01	1.25	26	0.66	0.97	18	0.77	1.19	17
Margin Analysis															
Average earning assets / Average assets	92.05	94.15	21	92.39	94.02	25	92.34	93.81	29	92.15	93.47	33	93.32	93.22	48
Average interest-bearing funds / Average assets	67.78	64.91	63	70.38	66.69	66	68.93	65.01	66	71.25	68.25	62	74	70.66	64
Interest income (tax equivalent) / Average earning assets	3.23	3.26	50	3.32	3.43	37	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14
Interest expense / Average earning assets	0.33	0.24	78	0.64	0.35	88	0.54	0.28	91	1	0.57	91	1.36	1.02	83
Net interest income (tax equivalent) / Average earning assets	2.89	3.01	41	2.69	3.06	21	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14
Yield or Cost															
Total loans and leases (tax equivalent)	3.57	4.07	15	3.82	4.06	29	3.74	4.16	17	3.99	4.28	27	4.19	4.98	8
Interest-bearing bank balances	0.20	0.19	67	0.12	0.12	64	0.17	0.15	78	0.25	0.32	33	6.91	2.26	98
Federal funds sold and reverse repos		0.13			0.13			0.17			0.43			2.02	
Trading assets		0.18			0.18			0.32			0.80			0.49	
Total earning assets	3.23	3.24	48	3.32	3.48	34	3.23	3.40	33	3.68	3.80	34	3.97	4.47	14
Investment securities (tax equivalent)	2.15	1.84	77	2.05	1.92	63	2	1.75	70	2.54	2.32	68	2.86	2.74	61
US Treasury and agency securities (excluding mortgage-backed securities)	1.25	1.07	68	0.85	1.23	30	1.23	1.22	55	2.43	1.87	74	2.70	2.54	58
Mortgage-backed securities	2.02	1.56	88	1.75	1.52	70	1.89	1.44	84	2.46	2.05	82	2.77	2.54	79
All other securities	5.11	2.63	93	2.79	2.93	55	2.87	2.49	68	3.58	3.24	72	4.04	3.80	62
Interest-bearing deposits	0.34	0.23	83	0.55	0.34	85	0.52	0.27	90	0.92	0.62	85	1.34	1.13	72
Time deposits of \$250K or more	0.61	0.61	55	1.24	0.98	71	0.78	0.79	52	1.67	1.60	51	1.92	2.13	27
Time deposits < \$250K	0.60	0.57	59	1.26	0.95	75	1.04	0.75	78	1.95	1.49	89	2.29	1.91	82
Other domestic deposits	0.20	0.16	71	0.32	0.19	85	0.29	0.17	86	0.55	0.36	83	0.94	0.86	60
Foreign deposits		0.10			0.88			0.42			1.24			2.53	
Federal funds purchased and repos		0.11			0.12			0.11			0.37			1.23	
Other borrowed funds and trading liabilities	2.40	0.56	92	2.18	0.57	89	2.18	0.53	90	2.18	0.55	91	2.46	1.03	84
All interest-bearing funds	0.45	0.35	72	0.83	0.49	88	0.72	0.41	90	1.30	0.79	93	1.72	1.34	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		6,584		8,673		36,721		28,327		27,249		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		1,270		915		4,182		4,100		4,988		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		413		247		1,386		830		661		
Insurance activities revenue.....		957		1,620		6,088		5,034		4,981		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		275		295		1,164		1,206		1,085		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		73		2,143		10,888		5,400		781		
Other non-interest income.....		3,596		3,453		13,013		11,757		14,753		
Total overhead expenses		38,910		35,404		147,070		150,534		126,822		
Personnel expense.....		24,809		22,605		95,943		96,439		81,046		
Net occupancy expense.....		5,405		5,181		19,859		18,972		16,022		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		8,696		7,618		31,268		35,123		29,754		
Fee income on mutual funds and annuities.....		255		127		823		447		307		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		697		608		693		603		663		
Average personnel expense per employee.....		35.59		37.18		138.45		159.93		122.24		
Average assets per employee.....		13,340.68		14,550.76		13,150.46		14,489.13		10,662.78		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	3.87	0.73	87	1.46	0.51	82	2.24	0.54	86	1.58	0.51	83
Overhead expenses / Net Interest Income + non-interest income	56.81	62.28	29	55.65	58.74	38	55.91	60.88	30	61.67	61.22	53
Percent of Average Assets												
Total overhead expense	1.67	2.32	11	1.60	2.32	10	1.61	2.37	9	1.72	2.48	12
Personnel expense.....	1.07	1.35	20	1.02	1.37	16	1.05	1.37	19	1.10	1.42	20
Net occupancy expense.....	0.23	0.26	37	0.23	0.28	33	0.22	0.28	27	0.22	0.30	18
Other operating expenses.....	0.37	0.69	8	0.34	0.65	6	0.34	0.70	4	0.40	0.73	8
Overhead less non-interest income	1.39	1.41	49	1.21	1.31	40	1.21	1.39	32	1.40	1.44	45
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	56.81	61.25	40	55.65	56.76	49	55.91	60	32	61.67	58.93	67
Personnel expense.....	36.22	35.22	56	35.53	33.37	63	36.47	34.64	59	39.51	33.88	85
Net occupancy expense.....	7.89	7.24	64	8.14	7.02	67	7.55	7.36	53	7.77	7.04	62
Other operating expenses.....	12.70	18.04	11	11.97	16.18	14	11.89	17.56	8	14.39	17.57	24
Total non-interest income	9.61	21.87	15	13.63	23.02	22	13.96	24.76	20	11.61	23.45	19
Fiduciary activities income	0	2.41	21	0	1.92	23	0	2.32	21	0	1.45	22
Service charges on domestic deposit accounts	1.85	3.45	28	1.44	2.52	32	1.59	3.11	24	1.68	2.67	34
Trading revenue.....	0	0.04	43	0	0.07	38	0	0.07	39	0	0.10	39
Investment banking fees and commissions.....	0.60	1.01	50	0.39	0.91	47	0.53	0.92	46	0.34	1.03	42
Insurance activities revenue.....	1.40	0.79	81	2.55	0.60	85	2.31	0.64	85	2.06	0.41	88
Venture capital revenue.....	0	0	47	0	0	48	0	0	48	0	0	50
Net servicing fees	0.40	1.12	57	0.46	0.81	67	0.44	0.47	70	0.49	0	81
Net securitization income	0	0	49	0	0	49	0	0	47	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.11	1.68	25	3.37	4.38	55	4.14	4.52	64	2.21	5.55	44
Other non-interest income.....	5.25	7.59	36	5.43	7.50	40	4.95	8.76	30	4.82	7.76	29
Overhead less non-interest income	47.19	39.39	71	42.02	33.65	72	41.95	34.71	70	50.07	34.63	86
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.96	19.69	83	27.21	21.42	88	27.05	21.61	87	24.46	20.30	75
Applicable income tax + TE / Pretax net operating income + TE	25.96	21.58	78	27.21	23.03	80	27.05	21.64	77	24.47	22.51	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	6,005,413	5,406,138	5,905,386	5,433,634	5,712,277	11.09	48.92	
Commercial and industrial loans	471,048	817,809	452,998	752,781	486,203	-42.40	111.67	
Loans to individuals	1,621	1,218	3,578	1,506	1,986	33.09	-23.61	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	0	0	0	0	0			
Less: Unearned income	317	0	361	0	0			
Loans and leases, net of unearned income	6,477,765	6,225,165	6,361,601	6,187,921	6,200,466	4.06	52.16	
Less: Allowance for loan and lease losses	47,162	71,903	62,688	74,675	61,708	-34.41	-9.14	
Net loans and leases	6,430,603	6,153,262	6,298,913	6,113,246	6,138,758	4.51	52.92	
Debt securities that reprice or mature in over 1 year	1,800,683	1,658,436	1,927,496	1,382,286	1,254,669	8.58	215.21	
Mutual funds and equity securities	2,660	4,700	2,580	5,288	2,795	-43.40	-17.42	
Subtotal	8,233,946	7,816,398	8,228,989	7,500,820	7,396,222	5.34	72.26	
Interest-bearing bank balances	39,766	307,343	28,272	365,830	28,224	-87.06	442.95	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	197,841	207,077	206,085	197,385	129,426	-4.46	101.82	
Trading assets	0	0	0	0	0			
Total earning assets	8,471,553	8,330,818	8,463,346	8,064,035	7,553,872	1.69	73.41	
Non-interest-bearing cash and due from depository institutions	56,224	52,347	42,677	57,118	47,315	7.41	45.54	
Premises, fixed assets, and leases	96,089	76,790	97,321	75,974	72,967	25.13	147.49	
Other real estate owned	0	0	0	0	0		-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	611,604	577,670	617,100	598,063	513,129	5.87	130.61	
Total assets	9,235,470	9,037,625	9,220,444	8,795,190	8,187,283	2.19	76.65	
Quarterly average assets	9,298,455	8,846,865	9,388,927	8,917,427	7,786,044	5.10	79.14	
Average loans and leases (YTD)	6,408,686	6,182,061	6,159,525	6,423,160	5,213,534	3.67	52.43	
Memoranda								
Loans held-for-sale	0	0	0	4,146	0			
Loans not held-for-sale	6,477,765	6,225,165	6,361,601	6,183,775	6,200,466	4.06	52.16	
Real estate loans secured by 1–4 family	2,566,885	2,273,426	2,488,752	2,363,737	2,558,262	12.91	21.37	
Commercial real estate loans	3,438,528	3,132,711	3,386,634	3,069,897	3,154,015	9.76	79.32	
Construction and land development	263,181	337,764	265,930	328,444	298,684	-22.08	54.38	
Multifamily	1,079,275	839,679	1,042,991	808,276	902,932	28.53	107.00	
Nonfarm nonresidential	2,096,072	1,955,268	2,077,713	1,933,177	1,952,399	7.20	71.01	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	2,001,184	1,870,213	2,136,161	1,584,959	1,386,890	7.00	197.56	
U.S. Treasury securities	33,820	35,292	34,880	20,876	35,280	-4.17	70.34	
US agency securities (excluding mortgage-backed securities)	53,275	39,499	44,870	9,673	27,107	34.88	35.93	
Municipal securities	4,141	16,649	4,179	16,862	2,284	-75.13	-72.50	
Mortgage-backed securities	1,788,160	1,704,811	1,939,223	1,458,113	1,245,638	4.89	238.11	
Asset-backed securities	0	4,697	0	4,670	4,605	-100.00	-100.00	
Other debt securities	119,128	64,565	110,429	69,477	69,181	84.51	102.26	
Mutual funds and equity securities	2,660	4,700	2,580	5,288	2,795	-43.40	-17.42	
Available-for-sale securities	1,579,491	1,474,248	1,703,847	1,316,951	1,098,339	7.14	134.86	
U.S. Treasury securities	33,820	35,292	34,880	20,876	35,280	-4.17	70.34	
US agency securities (excluding mortgage-backed securities)	8,404	4,504	0	4,673	7,107	86.59	-78.56	
Municipal securities	4,141	16,649	4,179	16,862	2,284	-75.13	-72.50	
Mortgage-backed securities	1,413,998	1,348,541	1,554,359	1,200,393	979,882	4.85	167.37	
Asset-backed securities	0	4,697	0	4,670	4,605	-100.00	-100.00	
Other debt securities	119,128	64,565	110,429	69,477	69,181	84.51	102.26	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-20,009	7,641	5,055	14,370	3,748			
Available-for-sale securities appreciation (depreciation)	-78,619	19,603	2,467	39,441	13,694			
Structured notes, fair value	44,801	55,394	47,266	60,127	45,071	-19.12	40.76	
Pledged securities	889,877	1,000,626	884,249	1,042,679	698,039	-11.07	229.09	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,695,522	453,999	1,749,290	341,474	256,882	273.46	461.91
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	1,440,808	1,542,231	1,475,180	1,591,273	1,589,046	-6.58	25.56
MMDA and other savings accounts	4,200,727	4,699,342	4,079,975	4,511,948	3,411,929	-10.61	72.80
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,337,057	6,695,572	7,304,445	6,444,695	5,257,857	9.58	89.09
Time deposits of \$250K or more	294,919	334,425	303,000	367,093	424,098	-11.81	183.32
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	293,913	475,356	228,447	496,082	1,005,826	-38.17	72.89
Other borrowings w/remaining maturity over 1 year	132,015	240,302	142,048	296,329	377,365	-45.06	-72.22
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	720,847	1,050,083	673,495	1,159,504	1,807,289	-31.35	-8.67
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	6,973	6,958	6,973	6,953	23,831	0.22	-86.47
Other liabilities	137,937	285,192	156,279	172,579	115,609	-51.63	123.91
Total liabilities	8,202,814	8,037,805	8,141,192	7,783,731	7,204,586	2.05	71.51
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	114,892	67,548	115,190	68,038	0	70.09	
Retained earnings	700,855	662,182	669,639	655,477	553,057	5.84	37.09
Accumulated other comprehensive income	-100,355	-72,507	-45,919	-69,625	-68,735		
Other equity capital components	-36,987	-39,381	-37,638	-39,908	-42,119		
Total holding company equity capital	678,405	617,842	701,272	613,982	442,203	9.80	52.34
Noncontrolling (minority) interest in subsidiaries	354,251	381,978	377,980	397,477	540,494	-7.26	610677.59
Total equity capital, including minority interest	1,032,656	999,820	1,079,252	1,011,459	982,697	3.28	131.86
Total liabilities and capital	9,235,470	9,037,625	9,220,444	8,795,190	8,187,283	2.19	76.65
Memoranda							
Non-interest-bearing deposits	1,695,522	1,523,178	1,749,290	1,387,768	994,555	11.31	168.75
Interest-bearing deposits	5,936,454	5,506,819	5,858,155	5,424,020	4,687,400	7.80	77.03
Total deposits	7,631,976	7,029,997	7,607,445	6,811,788	5,681,955	8.56	91.55
Long-term debt that reprices within 1 year	102,008	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	701,272	613,982	613,982	442,203	521,377		
Accounting restatements	7,532	0	0	0	0		
Net income	13,405	13,002	59,904	34,957	30,098		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-54,436	-2,882	23,706	-890	3,162		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	10,632	-6,260	3,680	137,712	-112,434		
Holding company equity capital, ending balance	678,405	617,842	701,272	613,982	442,203		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	65.03	47.70	86	59.82	47.52	82	64.05	47.29	86	61.78	48.33	82	69.77	52.67	87
Commercial and industrial loans	5.10	9.52	23	9.05	12.96	32	4.91	10.08	18	8.56	13.47	29	5.94	11.45	23
Loans to individuals	0.02	2.06	4	0.01	2	4	0.04	2.29	7	0.02	2.29	6	0.02	2.71	6
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0	0.41	15	0	0.39	17	0	0.46	16	0	0.43	17	0	0.53	17
Other loans and leases.....	0	1.36	17	0	1.35	20	0	1.08	20	0	1.39	21	0	1.08	22
Net loans and leases.....	69.63	64.11	63	68.08	67.03	48	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
Debt securities over 1 year.....	19.50	18.19	57	18.35	14.84	68	20.90	17.60	64	15.72	13.53	64	15.32	13.66	63
Mutual funds and equity securities	0.03	0.06	61	0.05	0.05	69	0.03	0.07	57	0.06	0.05	68	0.03	0.06	55
Subtotal	89.16	83.37	77	86.49	82.50	71	89.25	82.59	82	85.28	83.47	55	90.34	86.76	80
Interest-bearing bank balances	0.43	6.87	4	3.40	8.07	25	0.31	7.80	3	4.16	6.78	38	0.34	2.97	7
Federal funds sold and reverse repos	0	0.05	37	0	0.02	39	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less	2.14	1.77	71	2.29	1.82	68	2.24	1.75	69	2.24	2.03	66	1.58	2.10	54
Trading assets	0	0.02	38	0	0.03	38	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets.....	91.73	93.11	24	92.18	93.23	32	91.79	93.39	21	91.69	92.98	29	92.26	92.39	51
Non-interest cash and due from depository institutions.....	0.61	1.04	22	0.58	0.99	24	0.46	0.87	17	0.65	1.07	25	0.58	1.14	18
Other real estate owned.....	0	0.02	19	0	0.03	13	0	0.02	19	0	0.03	13	0	0.04	10
All other assets.....	7.66	5.74	84	7.24	5.66	76	7.75	5.67	84	7.66	5.87	79	7.16	6.41	61
Memoranda															
Short-term investments	2.57	9.52	12	5.69	10.52	27	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19
U.S. Treasury securities.....	0.37	1.10	53	0.39	0.20	81	0.38	0.69	63	0.24	0.19	80	0.43	0.29	78
US agency securities (excluding mortgage-backed securities)	0.58	1.70	39	0.44	1.50	36	0.49	1.83	37	0.11	1.28	22	0.33	1.25	40
Municipal securities	0.04	3.71	14	0.18	3.10	22	0.05	3.67	15	0.19	2.96	23	0.03	2.58	10
Mortgage-backed securities	19.36	10.22	86	18.86	9.07	89	21.03	10.07	89	16.58	8.52	87	15.21	9.38	82
Asset-backed securities	0	0.36	31	0.05	0.41	66	0	0.43	30	0.05	0.35	69	0.06	0.30	72
Other debt securities	1.29	0.71	75	0.71	0.57	68	1.20	0.67	75	0.79	0.60	68	0.84	0.53	72
Loans held-for-sale.....	0	0.20	10	0	0.50	8	0	0.28	9	0.05	0.58	23	0	0.39	8
Loans held for investment	70.14	64.12	66	68.88	66.84	53	68.99	64.47	64	70.31	69.07	49	75.73	72.01	64
Real estate loans secured by 1–4 family	27.79	13.36	89	25.16	13.84	85	26.99	13.45	88	26.88	14.47	84	31.25	16.02	87
Revolving	1.08	1.58	43	1.19	1.72	42	1.09	1.60	41	1.33	1.79	45	1.71	2.24	48
Closed-end, secured by first liens	26.07	11.36	89	23.13	11.57	87	25.23	11.44	90	24.60	12.11	85	28.28	13.07	89
Closed-end, secured by junior liens	0.64	0.22	91	0.83	0.24	94	0.67	0.22	92	0.95	0.27	94	1.26	0.37	94
Commercial real estate loans	37.23	31.09	68	34.66	30.69	68	36.73	30.90	68	34.90	30.65	66	38.52	33.26	68
Construction and land development	2.85	4.62	29	3.74	4.24	46	2.88	4.37	35	3.73	4.32	45	3.65	5	36
Multifamily.....	11.69	4.53	89	9.29	5.14	82	11.31	4.79	87	9.19	5.03	83	11.03	4.76	86
Nonfarm nonresidential	22.70	20.64	62	21.63	19.94	61	22.53	20.52	63	21.98	19.97	60	23.85	21.85	61
Real estate loans secured by farmland.....	0	0.98	10	0	0.82	10	0	0.95	10	0	0.85	11	0	0.95	11

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
	92.71	74.44	92	86.84	70.12	88	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	92.71	74.44	92	86.84	70.12	88	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91
Real estate loans secured by 1–4 family.....	39.63	21.03	88	36.52	20.56	85	39.12	20.95	89	38.20	20.91	85	41.26	22.29	87
Revolving	1.54	2.52	40	1.72	2.58	42	1.58	2.54	40	1.88	2.61	45	2.25	3.13	46
Closed-end.....	38.08	18.22	91	34.80	17.65	86	37.54	18.13	91	36.32	17.94	87	39.01	18.71	90
Commercial real estate loans	53.08	48.78	62	50.32	45.50	68	53.24	48.47	67	49.61	44.23	70	50.87	46.16	63
Construction and land development.....	4.06	7.30	24	5.43	6.33	44	4.18	6.90	26	5.31	6.26	44	4.82	6.97	35
1–4 family.....	0.60	1.71	27	1.03	1.28	55	0.06	1.50	12	1.02	1.14	56	1.23	1.47	56
Other	3.46	5.56	30	4.39	5	48	4.12	5.34	39	4.29	4.94	44	3.59	5.34	33
Multifamily.....	16.66	6.77	89	13.49	7.45	82	16.40	7.23	88	13.06	7.01	84	14.56	6.42	87
Nonfarm nonresidential	32.36	32.42	52	31.41	29.78	53	32.66	32.22	54	31.24	29.04	56	31.49	30.59	55
Owner-occupied.....	6.87	11.66	21	7.28	10.21	29	7.08	11.23	23	7.24	10	29	7.87	10.68	29
Other.....	25.49	20.30	72	24.13	19.18	73	25.58	20.58	73	24	18.53	76	23.61	19.36	74
Real estate loans secured by farmland.....	0	1.65	10	0	1.30	10	0	1.57	10	0	1.30	11	0	1.38	11
Loans to depository institutions and acceptances of other banks.....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	44
Commercial and industrial loans	7.27	15.07	18	13.14	19.75	27	7.12	15.94	14	12.17	19.85	27	7.84	16.16	17
Loans to individuals	0.03	3.59	4	0.02	3.22	4	0.06	3.85	6	0.02	3.53	5	0.03	4	6
Credit card loans	0.01	0.03	69	0	0.03	70	0.04	0.03	76	0	0.03	66	0	0.04	32
Agricultural loans.....	0	0.71	15	0	0.63	17	0	0.79	16	0	0.69	17	0	0.78	17
Other loans and leases.....	0	2.20	17	0	2.07	20	0	1.70	20	0	2.07	21	0	1.48	22
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	659.66	482.80	86	662.56	470.51	89	650.56	473.67	88	632.22	473.75	85	742.42	493.53	93
Real estate loans secured by 1–4 family.....	281.96	136.16	89	278.62	137.40	87	274.17	134.51	88	275.03	142.34	86	332.49	151.03	89
Revolving	10.98	16.22	43	13.14	17.19	47	11.06	16.12	42	13.56	17.81	47	18.15	21.25	53
Closed-end.....	270.98	118.30	89	265.49	118.05	90	263.11	116.85	90	261.46	122.21	88	314.35	127.10	92
Commercial real estate loans	377.70	315.36	72	383.93	303.98	79	373.08	311.38	70	357.19	302.08	70	409.92	311.74	78
Construction and land development.....	28.91	46.52	26	41.40	42.34	53	29.30	44.02	30	38.22	42.85	48	38.82	46.63	46
1–4 family.....	4.30	10.83	32	7.87	8.34	59	0.42	9.60	13	7.31	7.52	58	9.92	9.52	59
Other	24.61	35.62	35	33.52	33.56	53	28.88	34.06	44	30.90	33.94	48	28.90	35.90	42
Multifamily.....	118.55	44.17	89	102.91	50.28	83	114.90	46.60	87	94.05	48.67	85	117.35	44.76	88
Nonfarm nonresidential	230.24	210.10	59	239.63	199.24	67	228.89	207.28	62	224.93	198.42	62	253.75	206.64	73
Owner-occupied.....	48.86	75.46	27	55.52	67.77	38	49.63	71.93	30	52.12	67.98	36	63.45	71.54	42
Other	181.38	130.89	75	184.11	127.58	80	179.26	131.36	76	172.82	125.78	80	190.30	130.65	81
Real estate loans secured by farmland.....	0	10.33	10	0	8.27	10	0	9.66	10	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks.....	0	0.02	46	0	0.04	45	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	51.74	96.47	23	100.23	130.49	35	49.90	100.58	20	87.59	133.93	32	63.19	106.70	31
Loans to individuals	0.18	21.04	4	0.15	19.83	4	0.39	23.11	7	0.18	22.15	6	0.26	24.83	6
Credit card loans	0.05	0.20	69	0.01	0.16	70	0.29	0.19	77	0	0.20	67	0	0.24	32
Agricultural loans.....	0	4.19	15	0	3.79	17	0	4.60	16	0	4.17	17	0	4.86	17
Other loans and leases.....	0	13.49	17	0	13.48	20	0	10.71	20	0	13.62	21	0	10.25	22
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.03	36.70	78	43.69	35.09	77	46.81	36.98	79	42.99	34	76	43.49	35.38	75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	334.64	236.93	81	333.31	234.14	84	328.07	236.77	81	309.53	232.08	78	350.48	239.13	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	383.50	317.98	72	388.82	306.16	80	377.69	313.58	73	361.64	304.52	72	413.93	315.15	77

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	2.57	9.52	12	5.69	10.52	27	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19
Liquid assets	21.34	22.82	49	23.67	21.43	61	22.67	23.21	51	21.73	19.32	61	16.90	16.28	61
Investment securities	21.67	21.14	56	20.69	17.29	68	23.17	20.27	66	18.02	16.07	62	16.94	16.41	56
Net loans and leases	69.63	64.11	63	68.08	67.03	48	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58
Net loans, leases and standby letters of credit	69.64	64.56	60	68.10	67.42	46	68.33	64.54	60	69.53	69.67	43	75.02	72.78	57
Core deposits	79.44	81.32	30	74.09	78.51	22	79.22	80.58	32	73.28	76.49	29	64.22	71.61	21
Noncore funding	7.81	6.86	65	11.62	8.68	71	7.30	6.64	64	13.18	10.29	66	22.07	14.61	80
Time deposits of \$250K or more	3.19	2.51	71	3.70	3.16	65	3.29	2.59	73	4.17	3.37	67	5.18	4.33	69
Foreign deposits	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	0	0.60	25	0	0.55	23	0	0.55	23	0	0.62	23	0	0.77	17
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.55	34	0	0.53	31	0	0.50	31	0	0.59	32	0	0.75	25
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	3.18	0.47	90	5.26	0.62	93	2.48	0.41	90	5.64	1.06	90	12.29	2.75	94
Earning assets that reprice within 1 year	11.95	30.33	9	17.79	31.55	14	12.02	30.91	7	17.16	31.93	8	15.12	33.16	8
Interest-bearing liabilities that reprice within 1 year	11.92	12.74	70	16.31	13.74	73	12.08	13.48	69	17.11	14.04	75	15.78	18.54	56
Long-term debt that reprices within 1 year	1.10	0.03	98	0	0.05	39	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	-1.08	16.88	16	1.49	16.94	19	-0.06	16.92	16	0.04	17.03	17	-0.66	13.71	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.87	-3.65	81	6.85	-2.34	78	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85
Net short-term noncore funding dependence	2.71	-6.03	79	3.20	-5.85	80	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85
Short-term investment / Short-term noncore funding	51.60	370.17	16	67.31	312.26	19	61.13	419.20	15	70.07	230.45	35	12.50	78.10	14
Liquid assets - short-term noncore funding / Nonliquid assets	20.80	24.96	46	19.93	20.60	53	23.93	25.37	50	16.09	16.27	51	1.80	6.90	40
Net loans and leases / Total deposits	84.26	75.05	67	87.53	80.41	66	82.80	75.87	64	89.75	84.20	63	108.04	90.96	90
Net loans and leases / Core deposits	87.65	79.49	66	91.90	86.22	61	86.23	80.18	64	94.86	91.10	58	116.75	102.55	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.32	-3.46	42	1.03	0.35	77	0.60	-0.07	82	1.83	0.88	78	0.53	0.36	73
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.11	-9.43	43	2.63	1.48	73	0.29	0.24	56	5.03	3.63	71	1.93	1.28	72
Structured notes appreciation (depreciation) / Tier 1 capital	-0.32	-0.26	27	0.17	-0.02	92	0.06	-0.05	93	0.14	0.03	86	0.01	-0.02	78
Percent of Investment Securities															
Held-to-maturity securities	20.94	10.74	73	20.92	5.59	85	20.12	9.13	76	16.58	5.36	84	20.60	7.25	83
Available-for-sale securities	78.93	88.22	27	78.83	93.13	16	79.76	89.63	25	83.09	93.39	16	79.19	91.33	17
U.S. Treasury securities	1.69	5.37	51	1.89	1.24	79	1.63	3.49	61	1.32	1.22	77	2.54	2.07	78
US agency securities (excluding mortgage-backed securities)	2.66	8.15	36	2.11	10.18	32	2.10	9.21	32	0.61	8.39	19	1.95	8.16	36
Municipal securities	0.21	17.03	13	0.89	18.18	17	0.20	17.78	13	1.06	18.61	20	0.16	15.40	10
Mortgage-backed securities	89.36	51.13	93	91.16	54.12	94	90.78	52.46	92	94.48	93	89.82	57.07	93	
Asset-backed securities	0	1.98	30	0.25	2.35	65	0	2.22	30	0.29	1.97	68	0.33	1.70	72
Other debt securities	5.95	4.11	71	3.45	3.84	63	5.17	3.93	69	4.38	4.34	65	4.99	3.73	68
Mutual funds and equity securities	0.13	0.44	60	0.25	0.44	63	0.12	0.41	55	0.33	0.44	67	0.20	0.49	55
Debt securities 1 year or less	9.89	9.56	67	11.07	11.82	60	9.65	10.21	62	12.45	13.69	58	9.33	13.55	49
Debt securities 1 to 5 years	16.85	20.12	50	18.27	19.62	54	16.25	17.78	51	19.68	20.49	53	17.57	23.43	40
Debt securities over 5 years	73.13	66.83	50	70.40	64.72	50	73.98	68.22	50	67.54	61.87	51	72.90	58.63	69
Pledged securities	44.47	36.37	66	53.50	40.97	66	41.39	36.33	59	65.79	44.55	72	50.33	43.76	58
Structured notes, fair value	2.24	0.31	91	2.96	0.16	95	2.21	0.31	92	3.79	0.03	97	3.25	0.09	95
Percent Change from Prior Like Quarter															
Short-term investments	-53.81	-4.92	11	178.57	146.35	66	-58.39	30.57	4	257.26	136.94	78	37.52	32.84	65
Investment securities	7	30.76	22	34.38	23.84	62	34.78	36.78	50	14.28	16.36	49	6.94	4.80	60
Core deposits	9.58	11.31	43	24.03	27.92	32	13.34	15.13	44	22.57	23.17	54	26.33	9.96	88
Noncore funding	-31.35	-13.11	25	-40.59	-24.64	25	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,203,026	1,146,351	1,186,159
Commit: Secured commercial real estate loans	381,584	369,326	336,295	302,797	396,393
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	13,710	529	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,191	1,588	1,500	1,613	3,329
Commercial and similar letters of credit	12,064	7,898	11,444	9,393	8,371
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	644,095	762,579	555,755	783,402	763,756
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					13.05	16.95	24	13.03	16.09	33	14.49	16.97	34		
Standby letters of credit	0.01	0.30	7	0.02	0.30	9	0.02	0.31	7	0.02	0.31	8	0.04	0.36	11
Commercial and similar letters of credit	0.13	0.01	95	0.09	0.01	91	0.12	0.01	92	0.11	0.01	93	0.10	0.01	92
Securities lent	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.01	45	0	0	45	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	47	0	0	48	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	47	0	0	48	0	0	46	0	0	46	0	0	47
Derivative contracts	6.97	3.87	75	8.44	4	76	6.03	3.32	77	8.91	3.72	78	9.33	2.95	84
Interest rate contracts	6.97	3.77	75	8.44	3.89	76	6.03	3.25	77	8.91	3.62	78	9.33	2.87	84
Interest rate futures and forward contracts	0	0.08	35	0	0.23	38	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0	0.14	33	0	0.21	37	0	0.10	38	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate)	0	0.03	44	0	0.01	46	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps	6.97	3.13	78	8.44	2.86	79	6.03	2.61	80	8.91	2.58	83	9.33	2.19	85
Foreign exchange contracts	0	0	48	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	48	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					19.53	27.65	19	17.85	24.20	25	22.75	24.81	41		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	644,095	762,579	555,755	783,402	763,756
Interest rate contracts	644,095	762,579	555,755	783,402	763,756
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	644,095	762,579	555,755	783,402	763,756
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	644,095	762,579	555,755	783,402	763,756
Interest rate contracts	644,095	762,579	555,755	783,402	763,756
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	644,095	762,579	555,755	783,401	673,757
One year or less	40,000	75,000	50,000	40,000	0
Over 1 year to 5 years	277,008	352,252	177,250	399,708	269,818
Over 5 years	327,087	335,327	328,505	343,693	403,939
Gross negative fair value (absolute value)	5,929	26,534	17,317	42,384	17,512
Gross positive fair value.....	2,849	9,827	9,442	19,425	5,851
Held for trading.....	0	0	0	0	0
Non-traded.....	2,849	9,827	9,442	19,425	5,851
Current credit exposure on risk-based capital derivative contracts	2,849	9,827	9,442	19,425	5,851
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 2	Pct												
	100	99.84	53	100	99.78	57	100	99.27	56	100	99.50	58	100	99.57	60
Percent of Notional Amount															
Interest rate contracts	0	0	46	0	0.19	44	0	0.15	44	0	0.19	43	0	0.14	42
Foreign exchange contracts	0	0	48	0	0	47	0	0	48	0	0	47	0	0.07	45
Equity, commodity, and other contracts	0	8.28	15	0	14.72	14	0	7.01	17	0	15.03	15	0	14.06	16
Futures and forwards	0	8.36	13	0	8.58	15	0	5.82	16	0	10.24	13	0	11.73	13
Written options	0	0	50	0	0	50	0	0	50	0	0	50	0	0	48
Exchange-traded	0	8.36	13	0	8.58	15	0	5.82	16	0	10.24	13	0	10.84	13
Over-the-counter	0	1.74	37	0	0.99	37	0	1.88	37	0	2.13	33	0	2.45	35
Purchased options	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Exchange-traded	0	1.70	38	0	0.99	37	0	1.88	37	0	2.13	33	0	2.28	36
Over-the-counter	100	72.92	90	100	76.25	89	100	82.75	88	100	71.83	91	100	64.61	90
Swaps	0	19.89	31	0	19.29	36	0	24.39	32	0	16.03	34	0	15.01	35
Held for trading	0	19.72	31	0	11.28	36	0	16.71	32	0	16.37	34	0	16.17	35
Interest rate contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0.11	46
Foreign exchange contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Non-traded	100	80.11	68	100	80.71	63	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts	100	72.31	70	100	80.41	68	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts	0	0	48	0	0.01	46	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	100	82.35	79	100	72.89	84	100	85.18	76	100	79.60	75	88.22	80.07	47
One year or less	6.21	9.75	58	9.84	15.10	58	9	11.52	59	5.11	15.52	50	0	15.20	15
Over 1 year to 5 years	43.01	24.17	74	46.19	18.15	87	31.89	26.87	55	51.02	19.75	88	35.33	22.92	69
Over 5 years	50.78	38.45	62	43.97	34.72	60	59.11	38.91	70	43.87	32.47	58	52.89	34.12	67
Gross negative fair value (absolute value)	0.92	1.04	48	3.48	1.69	90	3.12	1.54	88	5.41	2.84	84	2.29	1.30	80
Gross positive fair value	0.44	1.81	10	1.29	1.70	36	1.70	1.36	68	2.48	2.25	58	0.77	1.14	41
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0	77	0.04	0.01	89	0.02	0	85	0.05	0.01	87	0.02	0	88
Gross positive fair value (X)	0	0.01	66	0.01	0.01	79	0.01	0	81	0.02	0.01	83	0.01	0	83
Held for trading (X)	0	0	41	0	0	44	0	0	43	0	0	44	0	0	44
Non-traded (X)	0	0	76	0.01	0	86	0.01	0	88	0.02	0	91	0.01	0	88
Current credit exposure (X)	0	0.01	70	0.01	0	80	0.01	0.01	71	0.02	0.02	72	0.01	0.01	67
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	50	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.08	67	0.17	0.08	79	0.15	0.12	69	0.34	0.27	69	0.10	0.10	65

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	62,688	74,675	74,675	61,708	62,342
Gross losses	58	1,524	3,559	6,172	5,354
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	168	32	1,524	691	496
Net losses	-110	1,492	2,035	5,481	4,858
Provision for loan and lease losses	805	-1,280	-9,952	18,448	4,224
Adjustments	-16,441	0	0	0	0
Ending balance	47,162	71,903	62,688	74,675	61,708
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.03	0.03	57	-0.06	0	31	-0.11	-0.01	22	0.21	0.38	25	0.06	0.12	35
Provision for loan and lease losses / Average loans and leases	0.05	0.04	56	-0.08	0	31	-0.16	-0.01	21	0.29	0.53	19	0.08	0.16	32
Provision for loan and lease losses / Net loan and lease losses	-731.82	148.35	13	-85.79	-82.10	36	-489.04	147.24	14	336.58	672.96	38	86.95	142.73	31
Allowance for loan and lease losses / Total loans and leases not held for sale	0.73	1.23	9	1.16	1.35	32	0.99	1.26	19	1.21	1.35	41	1	0.94	63
Allowance for loan and lease losses / Total loans and leases	0.73	1.22	9	1.16	1.33	34	0.99	1.25	20	1.21	1.33	43	1	0.93	63
Allowance for loan and lease losses / Net loans and leases losses (X)	62.69			12.05	72.51	27	30.80	31.39	69	13.62	25.33	44	12.70	17.18	61
Allowance for loan and lease losses / Nonaccrual assets	1,035.62	530.77	85	1,168.39	373.63	91	1,592.28	459.08	91	915.58	336.78	89	836.72	315.75	86
ALLL / 90+ days past due + nonaccrual loans and leases	1,035.62	492.25	85	1,168.39	338.15	91	1,592.28	461.06	90	915.58	293.46	91	836.72	283.41	87
Gross loan and lease losses / Average loans and leases	0	0.07	15	0.10	0.08	69	0.06	0.12	36	0.10	0.16	40	0.10	0.16	40
Recoveries / Average loans and leases	0.01	0.04	26	0	0.04	10	0.02	0.05	37	0.01	0.04	20	0.01	0.05	18
Net losses / Average loans and leases	-0.01	0.03	27	0.10	0.04	78	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	4.72	16	28	0.52	9.47	7	24.69	43.82	37	12.91	42.12	17	15.40	41.80	22
Earnings coverage of net loan and lease losses (X)	-257.85	-15.93	14	18.52	4.62	51	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0	32	0.03	0	85	0.01	0.02	59	0.03	0.04	59	0.02	0.02	61
Real estate loans secured by 1-4 family	-0.02	-0.01	25	0.05	0	92	0.04	-0.01	88	0.07	0.01	91	0.05	0.02	76
Revolving	0.11	-0.02	96	0	-0.01	59	0.14	-0.01	95	0.05	0	84	0	0.02	27
Closed-end	-0.02	-0.01	20	0.05	0	91	0.03	-0.01	88	0.07	0.01	88	0.05	0.02	80
Commercial real estate loans	0	0	63	0.02	0.01	82	-0.01	0.03	17	0	0.05	29	0	0.02	52
Construction and land development	0	0	61	0	-0.01	63	0	-0.01	61	0	0	34	0	-0.02	41
1-4 family	0	0	50	0	0	54	0	0	54	0	0	50	0	0	54
Other	0	0	60	0	-0.01	61	0	-0.01	59	0	-0.01	31	0	-0.02	37
Multifamily	0	0	52	0	0	95	0.01	0	93	0	0	51	0	0	56
Nonfarm nonresidential	0	0	61	0.03	0.01	84	-0.03	0.04	9	0	0.07	25	0	0.03	50
Owner-occupied	0	0	58	0.03	0	91	0.01	0.01	82	0	0.01	24	0	0.01	26
Other	0	0	57	0	0	52	-0.04	0.03	4	0	0.04	23	0.01	0.01	67
Real estate loans secured by farmland		0			0			0.01			0.01			0.01	
Commercial and industrial loans	0	0.02	62	0.52	0.07	87	0.34	0.15	77	0.50	0.20	84	0.74	0.27	87
Loans to individuals	0.99	0.79	70	0.66	0.54	67	0.22	0.43	47	0.27	0.66	36	0.10	0.74	13
Credit card loans	0.91	0.80	64	0	1.17	23	0	0.87	18	0	1.71	15		1.89	
Agricultural loans		-0.01			-0.01			0			0.01			0.02	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases		0.33			0.10			0.24			0.44			0.14	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		5,709		7,940		6,765		24,868		13,265					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases		4,554		6,154		3,937		8,156		7,375					
Total past due and nonaccrual loans and leases		10,263		14,094		10,702		33,024		20,640					
Restructured 30–89 days past due		32		555		36		11,881		1,015					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		0		0		383		91		0					
Total restructured loans and leases		32		555		419		11,972		1,015					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		22,592		44,116		23,446		44,600		21,713					
Other real estate owned		0		0		0		0		0					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.09	0.22	26	0.13	0.23	37	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
90+ days past due loans and leases	0	0.02	20	0	0.03	20	0	0.02	17	0	0.04	17	0	0.03	15
Nonaccrual loans and leases	0.07	0.39	11	0.10	0.58	9	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14
90+ days past due and nonaccrual loans and leases	0.07	0.44	10	0.10	0.63	8	0.06	0.48	6	0.13	0.67	8	0.12	0.54	14
30–89 days past due restructured	0	0	81	0.01	0	91	0	0	64	0.19	0	98	0.02	0	86
90+ days past due restructured	0	0	46	0	0	46	0	0	44	0	0	45	0	0	45
Nonaccrual restructured	0	0.04	29	0	0.04	30	0.01	0.08	24	0	0.09	16	0	0.07	8
30–89 days past due loans held for sale	0	0	48	0	0	48	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	48	0	0	46	0	0	48	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.09	0.22	26	0.13	0.23	37	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40
90+ days past due assets	0	0.02	20	0	0.03	20	0	0.02	17	0	0.04	17	0	0.03	15
Nonaccrual assets	0.07	0.39	11	0.10	0.58	9	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14
30+ days past due and nonaccrual assets	0.16	0.68	8	0.23	0.88	10	0.17	0.71	7	0.53	0.95	27	0.33	0.87	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.29	11	0.07	0.43	9	0.04	0.31	8	0.09	0.47	11	0.09	0.39	16
90+ days past due and nonaccrual assets + other real estate owned	0.05	0.32	10	0.07	0.47	8	0.04	0.34	7	0.09	0.52	8	0.09	0.45	13
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.29	0.35	50	0.56	0.49	61	0.30	0.45	36	0.73	0.63	64	0.37	0.56	32
Allowance for loan and lease losses	57.63	49.26	64	70.69	56.71	67	43.74	59.86	40	86.56	72.10	68	48.78	92.08	28
Equity capital + allowance for loan and lease losses	3.75	3.48	60	7.37	4.51	80	3.59	4.10	47	9.39	5.64	81	5.97	4.77	69
Tier 1 capital + allowance for loan and lease losses	2.99	3.57	49	6.23	4.91	65	3.02	4.51	33	7.52	6.21	67	3.91	5.30	38
Loans and leases + other real estate owned	0.42	0.55	46	0.82	0.73	63	0.43	0.70	31	1.04	0.92	65	0.49	0.78	29

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.20	34	0.11	0.23	38	0.11	0.18	47	0.40	0.25	76	0.21	0.28	47
	90+ days past due		0	0.02	28	0	0.03	26	0	0.02	27	0	0.04	25	0	0.03	24
	Nonaccrual.....		0.07	0.39	13	0.08	0.61	8	0.05	0.43	7	0.10	0.63	8	0.06	0.45	9
Commercial and industrial	30–89 days past due		0.09	0.19	44	0.22	0.14	72	0.01	0.19	16	0.44	0.15	88	0.22	0.22	60
	90+ days past due		0	0.01	34	0	0.01	35	0	0.02	29	0	0.02	31	0	0.02	30
	Nonaccrual.....		0.04	0.44	22	0.22	0.56	40	0.17	0.53	38	0.39	0.61	47	0.82	0.74	67
Individuals	30–89 days past due		1.05	0.44	84	0.33	0.29	61	0.11	0.53	25	0.27	0.52	41	0.15	0.60	25
	90+ days past due		0	0.01	33	0	0.02	32	0	0.02	30	0	0.02	30	0	0.02	31
	Nonaccrual.....		0	0.12	17	0	0.13	17	0	0.14	15	0	0.14	16	0	0.12	16
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.08			0.09			0.06			0.07			0.10	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.73			0.18			0.57			0.80	
Foreign governments	30–89 days past due			0						0							
	90+ days past due			0						0							
	Nonaccrual.....			0						0							
Other loans and leases	30–89 days past due			0.19			0.55			0.31			0.67			0.28	
	90+ days past due			0			0			0.01			0			0	
	Nonaccrual.....			0.04			0.26			0.07			0.10			0.04	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 2	Pct												
		0.14	0.35	29	0.10	0.36	21	0.18	0.37	34	0.27	0.46	41	0.43	0.53	52
1–4 family	30–89 days past due	0	0.03	30	0	0.05	29	0	0.04	29	0	0.06	28	0	0.05	28
	90+ days past due	0.06	0.46	11	0.14	0.64	12	0.06	0.48	10	0.17	0.67	10	0.12	0.55	12
Revolving	30–89 days past due	0.05	0.16	41	0.12	0.21	48	0.01	0.19	27	0.10	0.25	43	0.13	0.36	31
	90+ days past due	0	0	41	0	0.01	41	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.04	0.35	24	0.17	0.43	40	0.04	0.37	23	0.14	0.46	32	0	0.34	11
Closed-end	30–89 days past due	0.14	0.37	29	0.10	0.39	23	0.19	0.40	34	0.28	0.48	41	0.45	0.56	52
	90+ days past due	0	0.03	33	0	0.05	31	0	0.04	31	0	0.06	29	0	0.05	29
	Nonaccrual	0.06	0.48	11	0.14	0.66	12	0.07	0.49	11	0.17	0.69	9	0.13	0.57	14
Junior lien	30–89 days past due	0	0.01	59	0	0.01	48	0	0.01	50	0	0.01	42	0.01	0.02	58
	90+ days past due	0	0	46	0	0	45	0	0	44	0	0	44	0	0	41
	Nonaccrual	0	0.02	40	0.01	0.02	42	0	0.02	37	0.01	0.03	44	0	0.03	34
Commercial real estate	30–89 days past due	0.05	0.10	52	0.12	0.14	60	0.06	0.08	59	0.49	0.14	87	0.04	0.15	28
	90+ days past due	0	0.01	40	0	0.01	40	0	0.01	39	0	0.02	35	0	0.02	34
	Nonaccrual	0.08	0.35	29	0.04	0.54	15	0.05	0.37	17	0.04	0.57	14	0.01	0.34	11
Construction and development	30–89 days past due	0	0.10	26	0	0.15	26	0	0.09	27	0.17	0.16	72	0	0.20	22
	90+ days past due	0	0	46	0	0	45	0	0	45	0	0.01	43	0	0.01	43
	Nonaccrual	0	0.07	28	0	0.21	23	0	0.08	25	0	0.21	21	0	0.18	21
1–4 family	30–89 days past due	0	0.01	39	0	0.03	35	0	0.03	39	0.17	0.03	89	0	0.05	33
	90+ days past due	0	0	48	0	0	48	0	0	47	0	0	46	0	0	47
	Nonaccrual	0	0	44	0	0.01	41	0	0	44	0	0.01	42	0	0.01	40
Other	30–89 days past due	0	0.06	30	0	0.10	30	0	0.04	30	0	0.09	30	0	0.12	26
	90+ days past due	0	0	46	0	0	46	0	0	48	0	0	44	0	0	44
	Nonaccrual	0	0.05	29	0	0.14	25	0	0.06	26	0	0.16	23	0	0.14	24
Multifamily	30–89 days past due	0	0.03	40	0.03	0.03	82	0	0.02	41	0	0.03	39	0	0.03	38
	90+ days past due	0	0	48	0	0	47	0	0	48	0	0	47	0	0	46
	Nonaccrual	0	0.05	38	0.03	0.10	70	0	0.06	36	0.03	0.10	69	0.03	0.03	78
Nonfarm non-residential	30–89 days past due	0.08	0.07	70	0.18	0.15	66	0.11	0.08	73	0.75	0.14	92	0.06	0.13	39
	90+ days past due	0	0	42	0	0.01	42	0	0.01	40	0	0.02	38	0	0.02	37
	Nonaccrual	0.14	0.40	36	0.04	0.68	14	0.08	0.49	25	0.05	0.73	12	0	0.36	10
Owner Occupied	30–89 days past due	0.04	0.03	70	0.10	0.04	80	0	0.03	22	0	0.05	36	0.06	0.06	58
	90+ days past due	0	0	44	0	0	44	0	0	43	0	0.01	40	0	0.01	40
	Nonaccrual	0	0.18	9	0	0.24	7	0	0.18	8	0	0.27	6	0	0.19	15
Other	30–89 days past due	0.04	0.03	77	0.08	0.09	66	0.11	0.03	86	0.75	0.06	95	0	0.05	18
	90+ days past due	0	0	45	0	0	46	0	0	45	0	0	44	0	0.01	41
	Nonaccrual	0.14	0.20	60	0.04	0.32	39	0.08	0.24	50	0.05	0.33	40	0	0.14	14
Farmland	30–89 days past due		0.10			0.11			0.06			0.08			0.21	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.65			1.38			0.73			1.19			1.06	
Credit card	30–89 days past due	0.68	0.77	62	0	0.64	21	0	0.88	20	0	1.02	19		0.87	
	90+ days past due	0	0.12	33	0	0.14	30	0	0.12	31	0	0.22	27		0.18	
	Nonaccrual	0	0	47	0	0.01	46	0	0.01	47	0	0.02	46		0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	77,905	28,167	77,552	28,131	-42,119										
Retained earnings	700,855	662,182	669,639	655,477	553,057										
Accumulated other comprehensive income (AOCI)	-100,355	-72,507	-45,919	-69,625	-68,735										
Common equity tier 1 minority interest	150,679	118,189	159,673	162,053	229,001										
Common equity tier 1 capital before adjustments/deductions	829,084	736,031	860,945	776,036	671,204										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	93,737	88,602	90,538	89,929	70,266										
Accumulated other comprehensive income-related adjustments	-100,355	-72,507	-45,919	-69,625	-68,735										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	835,702	719,936	816,326	755,732	669,673										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	835,702	719,936	816,326	755,732	669,673										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	7,217	7,217	7,217	7,217	7,217										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	20,297	16,895	21,507	21,825	30,817										
Additional tier 1 capital before deductions	27,514	24,112	28,724	29,042	38,034										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	27,514	24,112	28,724	29,042	38,034										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	16,600										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	28,693	24,716	30,404	30,484	44,080										
Allowance for loan and lease losses in tier 2 capital	55,984	72,454	63,213	72,189	61,782										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	84,677	97,170	93,617	102,673	122,462										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	5,000										
Tier 2 capital	84,677	97,170	93,617	102,673	117,462										
Exited advanced approach tier 2 capital															
Total capital	947,893	841,218	938,667	887,447	825,169										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	9,298,455	8,846,865	9,388,927	8,917,427	7,786,044										
Less: Deductions from common equity tier 1 capital	93,737	88,602	90,538	89,929	70,267										
Less: Other deductions	22,525	46,497	22,397	54,428	68,752										
Total assets for leverage ratio	9,182,193	8,711,766	9,275,992	8,773,070	7,647,025										
Total risk-weighted assets	6,522,501	5,820,666	6,465,688	5,772,087	5,937,752										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.81	12.09	67	12.37	11.14	55	12.63	12.27	58	13.09	10.91	70	11.28	12.50	34
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	13.23	12.65	65	12.78	11.77	51	13.07	12.90	57	13.60	11.60	64	11.92	13.19	34
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	14.53	14.72	52	14.45	13.63	44	14.52	14.97	44	15.37	13.45	61	13.90	14.63	41
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.40	9.43	51	8.54	9.68	23	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			957			1,620			6,088			5,034				4,981	-40.93	-1.03
Other insurance activities income			957			1,620			6,088			5,034				4,981	-40.93	-1.03
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			248,014			234,294			247,474			232,824				211,415	5.86	73.70

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	33.33			50			25			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	66.67			50			75			50			40					
Separate account assets (L/H) / Total life assets	0			0			0			0			0					
Insurance activities revenue / Adjusted operating income	1.40	0.79	81	2.55	0.60	85	2.31	0.64	85	2.06	0.41	88	2.50	0.37	91			
Premium income / Insurance activities revenue	0	0	48	0	0.04	46	0	0.13	45	0	0.01	47	0	0.03	47			
Credit related premium income / Total premium income	100			100			100			100			100					
Other premium income / Total premium income	0			0			0			0			0					
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C)	30.41			28.44			47.20			19.85			37.86					
Insurance net income (L/H) / Equity (L/H)							84.24											
Insurance benefits, losses, expenses / Insurance premiums	93.02			82.49			448.52			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	50	0	0	49	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	27.24	11.97	98	28.71	11.20	98	27.26	11.86	98	27.09	11.01	98	27.48	11.53	97			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 2	Pct												
Analysis Ratios															
Yield: Foreign loans		0			0.04			0			0.05				0
Cost: Interest-bearing deposits.....		0.10			0.88			0.42			1.24				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															2.35
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....		-16.76			-40.26			-29.45			5,672.05				-47.91
Total selected assets.....		-14.08			-15.36			-19.66			6.04				-25.04
Deposits		-32.58			-55.95			-65.37			-44.89				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	3	3	10	10	10	0.00	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	3	3	10	10	10	0.00	
Income (loss) before taxes	-3	-3	-10	-10	-10		
Applicable income taxes (credit)	-1	-1	-3	-2	-2		
Extraordinary items							
Income before undistributed income of subsidiaries	-2	-2	-7	-8	-8		
Equity in undistributed income of subsidiaries	13,404	21,043	59,911	58,192	54,719	-36.30	30.24
Bank subsidiaries	0	0	0	0	0	0	
Nonbank subsidiaries	0	0	0	0	0	0	
Subsidiary holding companies	13,404	21,043	59,911	58,192	54,719	-36.30	30.24
Net income (loss)	13,402	21,041	59,904	58,184	54,711	-36.31	30.23
Memoranda							
Bank net income	0	0	0	0	0	0	
Nonbank net income	0	0	0	0	0	0	
Subsidiary holding companies' net income	13,404	21,043	59,911	58,192	54,719	-36.30	30.24

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		678,236	99.98	617,683	99.97	702,333	99.98	613,852	540,565	9.80	52.29
Common and preferred stock		678,236	99.98	617,683	99.97	702,333	99.98	613,852	540,565	9.80	52.29
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		152	0.02	163	0.03	157	0.02	165	176	-6.75	560.87
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		16	0	7	0	15	0	6	4	128.57	1500.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		678,404	100.00	617,853	100.00	702,505	100.00	614,023	540,745	9.80	52.32
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital		678,404	100	617,853	100	702,505	100	614,023	540,745	9.80	52.34
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		535,929	79	351,256	56.85	416,201	59.25	367,250	331,340	52.58	20.34
Accumulated other comprehensive income		-65,931	-9.72	-44,784	-7.25	-32,161	-4.58	-42,139	-37,795		
Other equity capital components		208,406	30.72	311,381	50.40	318,465	45.33	288,912	247,200	-33.07	
Total liabilities and equity capital		678,404	100.00	617,853	100.00	702,505	100.00	614,023	540,745	9.80	52.32
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct										
Profitability																
Net income / Average equity capital	7.59	11.09	17	13.48	12.87	62	9.03	11.96	19	10.07	9.11	61	7.14	10.58	16	
Bank net income / Average equity investment in banks		11.85			13.25			12.16			9.38				10.85	
Nonbank net income / Average equity investment in nonbanks		11.73			11.74			12.65			9.69				12.07	
Subsidiary HCs net income / Average equity investment in sub HCs	7.77	5.85	50	13.67	11.13	70	9.26	10.34	40	10.02	8.82	70	10.18	15.16	60	
Bank net income / Parent net income	0	104.11	2	0	103.17	3	0	103.27	2	0	104.93	3	0	103.77	3	
Nonbank net income / Parent net income	0	0.72	27	0	0.58	26	0	0.79	24	0	1.04	25	0	1.08	24	
Subsidiary holding companies' net income / Parent net income	100.01	103.94	37	100.01	102.20	40	100.01	92.15	40	100.01	101.16	44	100.01	92.33	40	
Leverage																
Total liabilities / Equity capital	0	13.16	1	0	11.68	2	0	11.91	1	0	11.62	1	0	9.66	2	
Total debt / Equity capital	0	7.34	21	0	5.76	24	0	6.43	22	0	5.79	23	0	3.93	27	
Total debt + notes payable to subs that issued TPS / Equity capital	0	11.21	13	0	9.83	14	0	10.25	13	0	9.67	14	0	7.99	13	
Total debt + Loans guaranteed for affiliate / Equity capital	0	7.34	21	0	5.76	24	0	6.44	22	0	5.79	23	0	3.97	27	
Total debt / Equity capital – excess over fair value	0	7.34	21	0	5.76	24	0	6.43	22	0	5.79	23	0	3.93	27	
Long-term debt / Equity capital	0	7.10	21	0	5.73	24	0	6.32	22	0	5.67	25	0	3.86	27	
Short-term debt / Equity capital	0	0.01	46	0	0	48	0	0	48	0	0.01	46	0	0.01	46	
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	45	0	0	47	0	0	47	
Excess cost over fair value / Equity capital	0	0.01	44	0	0	45	0	0.01	45	0	0	45	0	0	46	
Long-term debt / Consolidated long-term debt	0	31.87	19	0	22.37	23	0	29.28	21	0	20.97	23	0	14.37	26	
Double Leverage																
Equity investment in subs / Equity capital	99.98	106.03	34	99.97	104.94	36	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36	
Total investment in subs / Equity capital	99.98	106.17	33	99.97	105.28	34	99.98	105.41	33	99.97	104.82	33	99.97	104.48	34	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0	0.51	33	0	0.37	36	0	0.43	35	0	0.49	34	0	0.44	36	
Equity investment in subs – equity cap / Net income-div (X)		1.37			1.12			1.19			1.45			1.47		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	33.33	135.45	24	33.33	123.30	27	30	150.01	13	20	121.76	6	20	153.39	6	
Cash from ops + noncash items + op expense / Op expense + dividend	-66.67	144.16	4	33.33	140.91	23	20	167.98	8	-10	138.81	2	-210	152.31	2	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-66.67	92.08	11	33.33	91.27	28	20	113.54	13	-10	140.42	4	-210	105.99	2	
Pretax operating income + interest expense / Interest expense		1,144.93			1,365.90			2,918.78			2,318.94			17,211.14		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,260.30			1,283.53			2,104.65			1,435.81			2,481.22		
Dividends + interest from subsidiaries / Interest expense + dividends		119.26			110.20			185.27			137			196.13		
Fees + other income from subsidiaries / Salary + other expenses	0	4.60	40	0	3.06	40	0	5.56	37	0	4.45	39	0	3.91	38	
Net income / Current part of long-term debt + preferred dividends (X)		52.06			216.97			541.74			52.16			71.69		
Other Ratios																
Net assets that reprice within 1 year / Total assets	0.02	2.15	43	0.03	2.39	42	0.02	2.37	43	0.03	2.19	43	0.03	1.59	46	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0			0			0			0			0		
Nonaccrual		0			0			0			0			8.16		
Total		0			0			0			0			8.16		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49	
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To subsidiary holding companies	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50	
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	0.06	32	0	0.07	31	0	0.09	31	0	0.09	31	0	0.13	29	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 2	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		65.97			65.93			67.32			79.13				65.39	
Dividends declared / Net income	0	24.92	10	0	19.89	12	0	22.04	7	0	29.39	7	0	25.65	7	
Net income – dividends / Average equity.....	7.59	8.03	47	13.48	10.05	78	9.03	9.19	52	10.07	6.36	83	7.14	7.61	42	
Percent of Dividends Paid																
Dividends from bank subsidiaries		128.95			128.37			166.48			130.75				160.93	
Dividends from nonbank subsidiaries		0.11			0.45			2.62			3.01				2.59	
Dividends from subsidiary holding companies.....		0			0			0			0				0	
Dividends from all subsidiaries		141.88			142.60			201.01			158.62				209.89	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries		35.89			28.97			40.82			43.52				45.88	
Interest income from bank subsidiaries.....		0.01			0.02			0.01			0.05				0.09	
Management and service fees from bank subsidiaries		0.34			0.25			0.47			0.57				0.47	
Other income from bank subsidiaries.....		0			0			0			0				0	
Operating income from bank subsidiaries.....		38.29			30.88			43.51			51.02				48.40	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		39.57			42.53			68.07			99.52				76.61	
Interest income from nonbank subsidiaries.....		0.02			0.01			0.04			0.07				0.91	
Management and service fees from nonbank subsidiaries		0			0			0.15			0.02				0.02	
Other income from nonbank subsidiaries.....		0			0.01			0.03			0.11				0.01	
Operating income from nonbank subsidiaries		41.52			45.32			73.08			105.70				83.73	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0	88.85	25	0	57.61	30	0	42.28	20	0	29.39	30	0	65.48	20	
Interest income from subsidiary holding companies	0	0	50	0	0	50	0	0	45	0	0	50	0	0	45	
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Operating income from subsidiary holding companies.....	0	88.85	25	0	57.61	30	0	42.28	20	0	29.39	30	0	65.48	20	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries		67.13			65.42			76.48			76.69				77.61	
Interest income from bank subsidiaries.....		0.78			0.62			0.06			0.11				0.23	
Management and service fees from bank subsidiaries		0.81			0.87			1.26			0.96				0.75	
Other income from bank subsidiaries.....		0.01			0.02			0.01			0.01				0.01	
Operating income from bank subsidiaries		76.78			77.21			84.17			84.80				94.06	
Dividends from nonbank subsidiaries		0.45			1.26			1.35			1.76				1.13	
Interest income from nonbank subsidiaries.....		0			0			0			0				0	
Management and service fees from nonbank subsidiaries		0			0			0			0				0	
Other income from nonbank subsidiaries.....		0			0			0			0				0	
Operating income from nonbank subsidiaries		1.86			2.92			1.71			2.06				1.56	
Dividends from subsidiary holding companies.....		0			0			0			0				0	
Interest income from subsidiary holding companies		0			0			0			0				0	
Management and service fees from subsidiary holding companies.....		0			0			0			0				0	
Other income from subsidiary holding companies		0			0			0			0				0	
Operating income from subsidiary holding companies		0			0			0			0				0	
Loans and advances from subsidiaries / Short term debt.....		735.22			722.09			287.26			400.31				1,178.56	
Loans and advances from subsidiaries / Total debt		32.51			48.93			32.71			59.71				70.71	